



METROPOLITAN INSURANCE COMPANY  
Southeastern Head Office Branch  
4100 Boy Scout Boulevard  
Tampa, FL 33607  
(813) 870-8050

#### NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.
2. FLEXIBILITY - Availability of cash without penalty.
3. TAX BENEFITS - High tax sheltered growth.
4. SECURITY - Provides a guaranteed lifetime income.
5. DISABILITY - Your monthly savings will continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

Sincerely

*Christine McCarron*

Christine McCarron  
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUS PHONE \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

D-6

Metropolitan Life Insurance Company  
100 Nassau Street, New York, N.Y. 10038  
Telephone: (212) 854-1000

Metropolitan Life  
Insurance Company

Mr. Rick Wray  
Branch Manager  
706 1120, St

**Re Unauthorized Sales Literature**

Dear Rick:

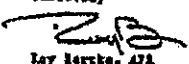
The attached unauthorized sales literature from your office has been brought to my attention by the New York Home Office Advertising Department via received it from someone in this.

The first problem with this is that Charles Schulz characters cannot be used without approval from New York Home Office Advertising Department. The second problem is there is no mention of the words "Life Insurance" in this literature even though the contract is basically life insurance. The brochure misleads people, a violation of insurance laws in every state. Finally, the third problem is that the sales literature from your office lists a Southeastern Head Office mailing address. All sales literature must indicate the branch office address, or in your case 4100 Boyer Avenue with no mention of Southeastern Head Office. Also, the U.S. Postal Service has asked us not to use One Metropolitan Plaza as our address at any time.

I would appreciate your assurance that this brochure has either been immediately withdrawn from use or re-produced to conform to all insurance laws and company policies.

Thank you for your cooperation

Sincerely,

  
Ray Bertha, AIA  
Manager  
Public and Consumer Affairs

January 13, 1996

  
cc Bill Little

THIS IS BEING  
MAILED TO  
NURSES IN OUR  
AREA

1749

**Metropolitan Life**  
Metropolitan Life Insurance Company

THE METROPOLITAN POLICE  
 DEPARTMENT OF THE CITY OF NEW YORK  
 4150 BROADWAY, NEW YORK, N.Y. 10018  
 (212) 878-4296

## Retirement Savings and Security for the Future a Nurse Cares...



- Systematic Savings
- Tax-Deferred Growth
- Tax-Free Income
- Availability of Cash
- Disability Waiver

**Metropolitan Life**  
NORTH ATLANTIC COMPANY

28 Bicchatta  
FYI

### Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

We know, for example, that nurses often do not have long-range savings plans. We know, too, that you may move around quite a bit. That's why we would like you to know about a new retirement savings plan.

With 5 very important features...

#### 1. CONTROL

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.

#### 2. FLEXIBILITY

Availability of cash without penalty.

#### 3. TAX BENEFITS

High tax sheltered growth.

#### 4. SECURITY

Provides a guaranteed lifetime income.

#### 5. DISABILITY

Your monthly savings will continue to be credited by Metropolitan should you become disabled.

To "grow" a nest egg progressively.

Whether you're regularly employed in a hospital, a corporation, or if you do part-time or part-time work, Metropolitan Insured Retirement Services is a convenient way for you to accumulate cash for the future.

### If you plan now

At Metropolitan Life, we can help you build a solid foundation of financial security with our diverse portfolio. We call them "accumulation products" because they help you accumulate the money you need, tax-deferred, for your retirement years. If you've already started to log, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built-in flexibility for the future.

And what's more, you'll have the security of knowing that your income savings plan is protected by Metropolitan Life Insurance Company, a financial services leader with over \$120 billion in assets. Let us show you our quality products and services have earned us the highest ratings by A.M. Best, Standard and Poor's, Moody's, and as well as A.M. Best's C++ rating for soundness of investments.

**Metropolitan Life**  
INSURANCE COMPANY

D-7

When management has approved the material, it should be sent to the Marketing Vice-President or his secretary in the territory via Electronic Mail, on form T2170. A brief description of the material and its intended use should accompany the transmission.

If approved at the territorial level, the material will be re-transmitted to Marketing Communications in the home office (13 SVCS), attention Joycelyn Roberts. Marketing Communications will be responsible for obtaining all necessary approvals.

The material may be approved for use as submitted or with revisions, or it may be disapproved for use. If approved, the territory will create a display and forward it to the sales office.

Yettife reserves the right to discontinue previously approved material at any time. Individuals who persist in using unauthorized material will be subject to disciplinary action, up to and including termination.

For more complete details concerning this process, please refer to the Company's Manual of Instructions for Sales Management and Sales Representatives.

D-11



(Exhibit V) can't

METROPOLITAN LIFE  
AND ACCIDENT INSURANCE COMPANYMETROPOLITAN INSURANCE COMPANY  
110 Scott Avenue  
P. O. Box 5183  
High Point, N. C. 27261  
(919) 368-7133NURSES INSURED RETIREMENT PLAN

REDACTED

One of the most widely discussed retirement plans now be available to the APPROVED NURSES. This new Retirement Plan is designed to complement your existing benefits with a VERY IMPORTANT FEATURES:

1. CONTROL - If you leave your present nursing position, this retirement program can stay with you, to help you reach your retirement goals.
2. FLEXIBILITY - Accessibility of cash
3. TAX BENEFITS - Tax deferred accumulation
4. SECURITY - Can be used to provide lifetime income
5. DISABILITY - Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement programs, (i.e., IRA, 401K, 403 (B) annuity) or any other hospital retirement programs that you may have at the present time.

Sincerely

*David Shorn*  
David Shorn  
Account Representative

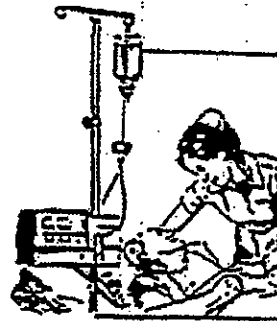
Please complete the following, so that we may furnish you with information about this New Retirement Plan.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

Privileged  
and  
Confidential

D-8

## NURSES INSURED RETIREMENT PLAN



Metropolitan Life  
AND AFFILIATED COMPANIES  
Southeastern Head Office Branch  
4100 Boylston Blvd.  
Tampa, FL 33607  
(813) 875-4444

For the Future a  
Nurse Deserves ...

**Metropolitan Life**  
AND AFFILIATED COMPANIES

SEP 25 '81 3:43

0136738125 PAGE 001

REDACTED

To "grow" a nest egg conveniently. Whether you're regularly employed (in a hospital, a corporation, etc.) or you do private or part-time duty, Metropolitan's Nurses Insured Retirement Plan is a convenient way for you to accumulate cash for the future you deserve. This new Insured Retirement plan provides 3 important benefits.

#### 1. CONTROL

Whether you're currently employed or you should leave your present nursing position, your retirement benefits can stay with you.

#### 2. FLEXIBILITY

Accessibility of cash.

#### 3. TAX BENEFITS

Tax deferred accumulation while providing a life insurance benefit.

#### 4. SECURITY

Can be used to provide life time income.

#### 5. DISABILITY

Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

At Metropolitan Life, we can help you build a solid foundation of financial security with our Nurses Insured Retirement Plan which can help you accumulate the money you need, as deferred, for your retirement years. If you've already started saving, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built in flexibility for the years ahead.

And what's more, you'll have the security of knowing that your Nurses Insured Retirement plan is protected by Metropolitan Life and its affiliated companies, a financial services leader with over \$130 billion in assets under management. Our quality products and services have earned us the highest ratings possible from

Moody's Investor Service  
Aaa (For Financial Strength)  
Standard & Poor's  
AAA (For Claims-Paying Ability)  
A.M. Best & Co.  
A+ (For Soundness of Investments)

With an ongoing commitment to quality, MetLife is building on a historic tradition of financial stability and security.

 **Metropolitan Life**  
AND AFFILIATED COMPANIES

REDACTED

REDACTED

D-9

Metropolitan Life Insurance Company  
Field Office -  
700 Atlantic Center Blvd., Suite 200, Longwood, FL 32779-0001

James E. Higgins  
Marketing Vice President



To: Regional Executives  
Doing Business in the State of Florida

Subject: Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive role in policing activity within your region. Failure to do so may result in the early involvement of the State Bureau of Investigation.

As Rudy stated in his November 1, 1991, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Solic letters.

The urgency of this notice cannot be stressed enough. Accordingly, please feel free to request any additional information or assistance which you may require. Your full and immediate cooperation is appreciated.

Regards,

A handwritten signature in dark ink, appearing to read "Jim", written over the printed name of James E. Higgins.

Marketing Vice-President

August 14, 1991

Attachment

**MetropolitanLife**  
**THE METROPOLITAN LIFE**

**METROPOLITAN INSURANCE COMPANY**  
 Southeastern Head Office Branch  
 4100 Boycott Boulevard  
 Tampa, FL 33607  
 (813) 870-8050

REDACTED

**NURSES INSURED RETIREMENT PLAN**

One of the most widely discussed retirement plans is now available to **ALL NURSES**. This new Retirement Plan is designed to complement your existing benefits with **3 VERY IMPORTANT FEATURES!**

1. **CONTROL** - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY** - Accessibility of cash
3. **TAX BENEFITS** - Tax deferred accumulation.
4. **SECURITY** - Can be used to provide lifetime income.
5. **DISABILITY** - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

*Craig Anderson*

Craig Anderson  
 Nursing Representative

Please complete the following, so that we may furnish you with information about this New Insured Retirement Plan.

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 HOME PHONE \_\_\_\_\_ BUS PHONE \_\_\_\_\_  
 DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

D-10



Metropolitan Life Insurance Company  
100 Park Avenue, New York, NY 10022-6000  
9-1-82-000  
Rudolph M. Kohn, CIO  
Vice President  
Metropolitan Life Insurance Company

Metropolitan Life  
Insurance Company

September 13, 1991

To the Field Force and Management Team  
Southeastern Territory

Re Unauthorized Sales Literature

The Manuals of Instructions for Sales Management and Sales Representatives are very explicit regarding clearance by the home office of sales material originating in the field.

MetLife representatives have a wide range of professionally developed, approved support material to choose from. Nevertheless, it is recognized that sales situations do sometimes arise where a variation may be deemed helpful or a new approach to a prospect may be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized letters being sent to prospects and/or clients that have given rise to complaints directed to state Insurance Departments and to the Corporate Management Office. In some cases, letters have been mailed that are offensive or unnecessarily threatening in style, as in "...urgent letter concerning your policy..." or words to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Still others are potentially misleading or make reference to various benefits that are not available in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in summary form from the manuals, have been updated with the application of Electronic Mail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

One of the most valuable assets you have in sales is the personal image you project. You start creating that image with the big advantage of MetLife's name -- the quality company in insurance and financial services. Your customers rely on that reputation. It is extremely important that each of you reinforces that image in all your communications. It's essential to the company's continued success...and yours.

Please be guided accordingly.

Sincerely



Senior Vice-President

Attachment

## PROCESSING REQUESTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE

The following applies to all lines of insurance. These procedures are meant to help management screen out inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spelling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

**NEW PLAN** - Terms such as "a new program from MetLife" or "new mortgage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

**LOW COST** - Cannot be used when referring to premium payment. It is also not acceptable to say "save premiums" or "better coverage" in reference to Metropolitan Property and Casualty Insurance Company products.

**NET COST** - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

**SAVINGS** - The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

**DEPOSIT** - Is not an acceptable synonym for premium.

**INVESTMENT** - Insurance cannot be referred to as an investment.

**TAX-FREE** - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

**URGENT** - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

**TITLE** - Only a qualified Registered Representative or Financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

**MetropolitanLife**  
AND AFFILIATED COMPANIES

SOUTHEASTERN HEAD OFFICE BRANCH  
4100 BOYSCOUT BOULEVARD  
TAMPA, FL 33607  
(813) 870-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Would you mind just giving us your name and date of birth below in order that we may furnish you information about a NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly as the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed retirement programs in the investment world today.

Sincerely,

*Christine McCarron*

Christine McCarron  
Account Representative

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ ZIP CODE \_\_\_\_\_

HOME PHONE \_\_\_\_\_ BUS. PHONE \_\_\_\_\_

DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

FOR INFORMATION ON OTHER SPECIFIC PLANS, CHECK BELOW

- ☐ MORTGAGE CANCELLATION PROTECTION  
☐ DISABILITY INCOME PROTECTION  
☐ LIFE INSURANCE  
☐ I.R.A.  
☐ MUTUAL FUNDS

REDACTED

D-12

Metropolitan Life

Southeastern Head Office Branch  
 1100 Boy Scout Boulevard  
 Tampa, FL 33607  
 (813) 870-8050

*I have been brought to my  
 attention that several versions of  
 this letter have been going out.*

# NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This Insured Retirement Plan is designed to complement your existing benefits with 3 VERY IMPORTANT FEATURES:

## 1. CONTROL

- If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.

## 2. FLEXIBILITY

- Accessibility of cash

## 3. TAX BENEFITS

- Tax deferred accumulation

## 4. SECURITY

- Can be used to provide lifetime income.

## 5. DISABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future.

Sincerely,

*Craig Anderson*

Craig Anderson  
 Account Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
 DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

*He used to be under no circumstances  
 approved & under no circumstances  
 can any other letter  
 be used without  
 Company approval  
 If you  
 are older  
 of the  
 letter,  
 please  
 destroy  
 immediately  
 Pkt  
 10-2*

Metropolitan Life

Southeastern Head Office Branch  
4100 Boy Scout Boulevard  
Tampa, FL 33607  
(813) 670-6030

*it has been brought to my attention that several versions of this letter have been going out. This is the only letter that has been approved & under no circumstances can any other letter be used without my approval.*

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This Insured Retirement Plan is designed to complement your existing benefits with 3 VERY IMPORTANT FEATURES:

1. CONTROL

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2. FLEXIBILITY

- Accessibility of cash

3. TAX BENEFITS

- Tax deferred accumulation

4. SECURITY

- Can be used to provide lifetime income.

5. DISABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or annuity that you may have at the present time or acquire in the future.

Sincerely,

Craig Anderson

Craig Anderson  
Account Representative

*Copy of this given to each rep  
on 10-21-91*

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

NOTE: Not distributed this way to each rep. 10/21/91.

D-13



MEMORANDUM from

To: Mr. Rudy Michaud  
Senior Vice-President

Rudy, the attached letter  
being sent from the  
Southeastern Head Office  
branch is not an approved  
letter. Please ask Rick Urso  
to cease mailing this letter.

Richard M. Maurer  
Senior Vice-President

October 25, 1991

RMM:dp

Attachment

Metropolitan Life  
Nursing Representative

SOUTHEAST  
ONE METRO  
TAMPA, FL 33601  
(813) 870-1030

9/24/01  
Chrs: to Mary  
for comments

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

Would you mind just giving us your name and date of birth below in order that we may furnish you information about a NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates
2. The cash fund may be used for emergencies and opportunities
3. Deposits may be made monthly as the budget allows
4. An optional disability benefit may also be included
5. Pays a guaranteed income at retirement

This is something new, one of the most widely discussed retirement programs in the investment world today.

Sincerely

*Christine McCarron*

Christine McCarron  
Nursing Representative

NAME FRANCES D. PALMIERI

ADDRESS 12 Charles St. Rd. CITY 1611-16

STATE MA ZIP CODE 03461

HOME PHONE 508-668-0569 BUS PHONE \_\_\_\_\_

DATE OF BIRTH: MONTH 12 DAY 23 YEAR 32

This retirement program does not conflict with any other retirement program, IRA, 401K, annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

IF you leave your present nursing position this retirement program will stay with you to guarantee your retirement goals.

D-14

Attachment A

Metropolitan Life  
AND ASSOCIATED COMPANIES

Southeastern Head Office District  
4100 Boy Scout Boulevard  
Tampa, FL 33607  
(813) 870-8050

REDACTED

AVAILABLE TO ALL APPROVED NURSES

Nurses, like many others, may have concerns on how to accumulate enough tax deferred dollars, during their working years, to help provide enough income for their retirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

1. Tax Advantaged Cash Accumulation
2. Security - Life Income Settlement Options
3. Accessible Cash Value
4. An Optional Disability Benefit
5. Tax favorable Withdrawals

With an ongoing commitment to quality, MetLife is building on an historic tradition of financial stability and security.

Sincerely

*Ed Moore*

Ed Moore  
Account Representative

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

REDACTED

D-15

Metropolitan Life Insurance Company  
1000 Metropolitan Life Building  
New York, NY 10020-1097  
Tel: 212 697 1234  
Fax: 212 697 1234

Randy C. Hoffman  
Vice President

Responsible for the  
development and  
management of the  
Metropolitan Life Insurance Company

 Metropolitan Life  
and Affiliates

APR 2 1997

Mr. Robert Crimmins  
Senior Vice-President

Dear Mr. Crimmins:

It was a pleasure meeting you on the CNO tour in Detroit on March 13. This letter is a follow-up to our conversation regarding two important topics.

First, I wish to re-emphasize the importance of clarifying the commissions paid to PI reps for opening up large group cases. We have been told that the reps will receive either a "Finders Fee" or a commission.

What is unclear is the amount paid and how this is credited. Does a finders fee count as NPC for Leaders, management overrides, etc.? How does a rep earn one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between PI and group is greatly appreciated.

The second issue involves marketing being done in our area by the SEHO branch. Apparently, they have purchased a list of nurses in the state of Michigan. SEHO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few reps to our area. These reps then "sell" a "nurses insured retirement plan" (usually an L-75 for \$65 to \$100 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had calls from several nurses wanting to know if these people are legitimate MetLife reps. They want us to come out and explain to them what they have purchased. Many existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

Ed/Hoffman/Amunget

REDACTED

This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by out of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become MetLife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of FYC for SEHO, but will undoubtedly harm the company in the long run.

Sincerely

*Randy Holtzman*

Randy Holtzman  
Branch Manager

March 25, 1992

REDACTED

**Metropolitan Life**  
NORTH AMERICA

**METROPOLITAN INSURANCE COMPANY**  
Southeastern Head Office Branch  
4100 Boy Scout Boulevard  
Tampa, FL 33607  
(813) 870-8050

**NURSES INSURED RETIREMENT PLAN**

One of the most widely discussed retirement plans is now available to all nurses. This new Retirement Plan is designed to complement your existing benefits with **5 VERY IMPORTANT FEATURES:**

1. **CONTROL** - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY** - Accessibility of cash
3. **TAX BENEFITS** - Tax deferred accumulation
4. **SECURITY** - Can be used to provide lifetime income.
5. **DISABILITY** - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

*Ed Moore*

Ed Moore  
Nursing Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

REDACTED

•• TOTAL PAGE.000 ••



*Very Important*

Mr. Rudy Michaud  
Senior Vice-President

REDACTED

Dick Maurer asked that I send you a copy of the attached letter. Dick's position is that the SEHO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

*EL*  
Edward J. Lynch  
Assistant Vice-President

April 3, 1992

EJL:dap

Attached

*OT Dept. Quality  
S.E.*

*Copy -  
4/9  
[Signature]*

REDACTED

**D-5**

FROM: SEND, FL F04 R42  
TO : SERC  
THRU: GAVE POWELL

MSG#: 90-01813131  
SENT: 08/24/90 11:03 AM PRIORITY: 3  
FORWARDED BY: SEND CONSUMER RELATIONS

DIANE SHAFNER

IN REPLY TO THE COMPLAINT ON THE ABOVE, WE WILL DISCONTINUE THE LETTER  
IN QUESTION.

THANK YOU

RICK LISO  
BRANCH MANAGER

AUGUST 24, 1990

**Metropolitan Life**  
AND AFFILIATED COMPANIES

**METROPOLITAN INSURANCE COMPANY**  
Southeastern Head Office Branch  
4100 Boy Scout Boulevard  
Tampa, FL 33607  
(813) 870-8050

#### NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.
2. FLEXIBILITY - Availability of cash without penalty.
3. TAX BENEFITS - High tax sheltered growth.
4. SECURITY - Provides a guaranteed lifetime income.
5. DISABILITY - Your monthly savings will continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

Sincerely

*Christine McCarron*

Christine McCarron  
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

HOME PHONE \_\_\_\_\_ BUS PHONE \_\_\_\_\_

DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

D-6

Metropolitan Life Insurance Company  
Insurance and Group  
200 West Street, 10th Floor, New York, N.Y. 10038

Metropolitan Life  
Insurance Company

Mr. Rick Vran  
Branch Manager  
701 S.W. 21

**Re Unauthorized Sales Literature**

Dear Rick:


The attached unauthorized sales literature from your office has been brought to my attention by the New York Home Office Advertising Department who received it from someone in this.

The first problem with this is that Charles Schuler characters cannot be used without approval from New York Home Office Advertising Department. The second problem is there is no mention of the words "Life Insurance" in this literature even though the contract is basically life insurance. The brochure misleads people, a violation of insurance law in every state. Finally, the third problem is that the sales literature from your office lists a Southeastern Head Office mailing address. All sales literature must indicate the branch office address, or in your case 4150 Sepoy Street with no mention of Southeastern Head Office. Also, the U.S. Postal Service has asked us not to use One Metropolitan Plaza in our address at any time.

I would appreciate your assurance that this brochure has either been immediately withdrawn from use or re-produced to conform to all insurance laws and company policies.

Thank you for your cooperation

Sincerely

  
Ray Berke, AIA  
Manager  
Public and Consumer Affairs

January 13, 1991

  
cc Bill Little

THIS IS BEING  
MAILED TO  
NURSES IN OUR  
AREA

H44

**Metropolitan Life**  
Life Insurance Company  
One Metropolitan Plaza  
Superspace Hdq. Office  
4100 Bryn Mawr Avenue  
Tampa, FL 33607  
813-272-4799

Retirement Savings and Security  
for the  
Future a Nurse Deserves...



- Systematic Savings
- Tax Deferred Growth
- Tax Free Income
- Availability of Cash
- Disability Waiver

**Metropolitan Life**  
Life Insurance Company

*2/2/01  
FYI*

### Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

We know, for example, it's not nurses often do but here for change some plans. We know, too, that you may move around quite a bit. That's why we would like you to know about a new retirement savings plan.

With 5 very important features...

#### 1. CONTROL

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.

#### 2. FLEXIBILITY

Availability of cash without penalty.

#### 3. TAX BENEFITS

High tax sheltered growth.

#### 4. SECURITY

Provides a guaranteed lifetime income.

#### 5. DISABILITY

Your monthly savings will continue to be deducted by Metropolitan should you become disabled.

### To grow a nest egg conveniently.

Whether you're regularly employed in a hospital, a corporation and/or as a private or part-time nurse, Metropolitan Insured Retirement Savings is a convenient way for you to accumulate cash for the future.

### If you plan now

At Metropolitan Life, we can help you build a solid foundation of financial security with our diverse portfolio. We call them "accumulation products" because they'll help you accumulate the money you need, tax-deferred, for your retirement years. If

you've already started so long, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your specific situation today... with enough built-in flexibility for the future.

And what's more, you'll live the security of knowing that your future savings plan is protected by Metropolitan Life, an affiliate company, a financial services leader with over \$120 billion in assets as of March 31, 2006. Our quality products and services have earned us the highest ratings for the industry from Standard and Poor's (A.M.) and Moody's (Aaa), as well as A.M. Best (A++), for the soundness of our business.

Metropolitan Life  
Life Insurance Company of New York



D-7

Once management has approved the material, it should be sent to the Marketing Vice-President or his assistant in the territory via Electronic Mail, in form T20170. A brief description of the material and its intended use should accompany the transmission.

If approved at the territorial level, the material will be re-transmitted to Marketing Communications in the home office (13 1/231), attention Carolyn Roberts. Marketing Communications will be responsible for obtaining all necessary approvals.

The material may be approved for use as submitted or with revisions, or it may be disapproved for use. If approved, the territory will create a diorama and forward it to the sales office.

MetLife reserves the right to discontinue previously approved material at any time. Individuals who persist in using unauthorized material will be subject to disciplinary action, up to and including termination.

For more complete details concerning this process, please refer to the Company's Manual of Instructions for Sales Management and Sales Representatives.

**D-11**

*(Exhibit V) cont*

**Metropolitan Life**  
INSURANCE COMPANY

**METROPOLITAN INSURANCE COMPANY**  
110 Scott Avenue  
P. O. Box 5183  
High Point, N. C. 27262  
(919) 869-7133

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to you as a Metropolitan Nurse. This new Retirement Plan is designed to complement your existing benefits with 1 VERY IMPORTANT FEATURES:

1. CONTROL - If you leave your present nursing position, this retirement program can stay with you, to help you reach your retirement goals.
2. FLEXIBILITY - Accessibility of cash
3. TAX BENEFITS - Tax deferred accumulation
4. SECURITY - Can be used to provide lifetime income
5. DISABILITY - Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement programs, (i.e., IRA, 401K, 403 (b) annuity) or any other hospital retirement programs that you may have at the present time.

Sincerely

*David Shore*  
David Shore  
Account Representative

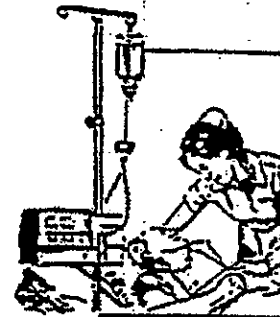
Please complete the following, so that we may furnish you with information about this (New) Retirement Plan.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
YOUR PHONE \_\_\_\_\_ EXTENSION FROM \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

Printed  
and  
Continued

D-8

## NURSES INSURED RETIREMENT PLAN



**Metropolitan Life**  
AND AFFILIATED COMPANIES  
Southeastern Head Office Branch  
4100 Boylston Blvd.  
Tampa, FL 33607  
(813) 870-4140

For the Future a  
Nurse Deserves . . .

**Metropolitan Life**  
AND AFFILIATED COMPANIES

APR 25 '91 3143

0125732125 0400.001

REDACTED

To "grow" a nest egg conveniently.

Whether you're regularly employed (in a hospital, a corporation, etc.) or you do private or part-time duty, Metropolitan's Nurses Insured Retirement Plan is a convenient way for you to accumulate cash for the future you deserve.

This new Insured Retirement plan provides 3 important benefits.

#### 1. CONTROL

Within this insured retirement plan, if you should leave your present nursing position, your retirement benefits can stay with you.

#### 2. FLEXIBILITY

Accessibility of cash.

#### 3. TAX BENEFITS

Tax deferred accumulation while providing a life insurance benefit.

#### 4. SECURITY

Can be used to provide life time income.

#### 5. DISABILITY

Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

At Metropolitan Life, we can help you build a solid foundation of financial security with our Nurses Insured Retirement Plan which can help you accumulate the money you need, accumulated, for your retirement years. If you've already started saving, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built in flexibility for the years ahead.

And what's more, you'll have the security of knowing that your Nurses Insured Retirement plan is protected by Metropolitan Life and its affiliated companies, a financial services leader with over \$130 billion in assets under management. Our quality products and services have earned us the highest ratings possible from

Moody's Investor Service  
Aaa (For Financial Strength)  
Standard & Poor's  
AAA (For Claims-Paying Ability)  
A.M. Best & Co.  
A+ (For Soundness of Investments)

With an ongoing commitment to quality, MetLife is building on a historic tradition of financial stability and security.

 **Metropolitan Life**  
AND AFFILIATED COMPANIES

REDACTED

REDACTED

D-9



Metropolitan Life Insurance Company  
Total Group  
200 Walnut Gateway Blvd., Suite 200, Lombard, IL 60148-0200

James E. Higgins  
Marketing Vice President



To: Regional Executives  
Doing Business in the State of Florida

Subject: Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive role in policing activity within your region. Failure to do so may result in the costly involvement of the State Bureau of Investigation.

As Rudy stated in his November 1, 1990, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Seale letters.

The urgency of this notice cannot be stressed enough. Accordingly, please feel free to request any additional information or assistance which you may require. Your full and immediate cooperation is appreciated.

Regards,

A handwritten signature in dark ink, appearing to read "Jim", written over the typed name.

Marketing Vice-President

August 14, 1991

Attachment

**MetropolitanLife**  
 AND ASSOCIATED COMPANIES

**METROPOLITAN INSURANCE COMPANY**  
 Southeastern Head Office Branch  
 4100 Boycott Boulevard  
 Tampa, FL 33607  
 (813) 870-8050

REDACTED

**NURSES INSURED RETIREMENT PLAN**

One of the most widely discussed retirement plans is now available to **ALL NURSES**. This new Retirement Plan is designed to complement your existing benefits with **3 VERY IMPORTANT FEATURES:**

1. **CONTROL** - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY** - Accessibility of cash
3. **TAX BENEFITS** - Tax deferred accumulation.
4. **SECURITY** - Can be used to provide lifetime income.
5. **DISABILITY** - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

*Craig Anderson*

Craig Anderson  
 Nursing Representative

Please complete the following, so that we may furnish you with information about this New Insured Retirement Plan.

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 HOME PHONE \_\_\_\_\_ BUS PHONE \_\_\_\_\_  
 DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

D-10.

Metropolitan Life Insurance Company  
100 Nassau Street, New York, N.Y. 10038  
212-854-1000

Reuben Michael, CLU  
Vice President  
Metropolitan Life Insurance Company

Metropolitan Life  
Insurance Company

September 15, 1991

To: The Field Force and Management Team  
Southeastern Territory

Re: Unauthorized Sales Literature

The Manuals of Instructions for Sales Management and Sales Representatives are very explicit regarding clearance by the home office of sales material originating in the field.

MetLife representatives have a wide range of professionally developed, approved support material to choose from. Nevertheless, it is recognized that sales situations do sometimes arise where a variation may be deemed helpful or a new approach to a prospect may be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized letters being sent to prospects and/or clients that have given rise to complaints directed to state Insurance Departments and to the Corporate Management Offices. In some cases, letters have been mailed that are offensive or unnecessarily threatening in style, as in "...urgent matter concerning your policy..." or words to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Still others are potentially misleading or make reference to various benefits that are not available in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in summary form from the manuals, have been updated with the application of Electronic Mail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

One of the most valuable assets you have in sales is the personal image you project. You start creating that image with the big advantage of MetLife's name -- the quality company in insurance and financial services. Your customers rely on that reputation. It is extremely important that each of you reinforce that image in all your communications. It's essential to the Company's continued success...and yours.

Please be guided accordingly.

Sincerely



Senior Vice-President

Attachment

**PROCESSING REQUESTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE**

The following applies to all lines of insurance. These procedures are meant to help management screen out inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spelling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

**NEW PLAN** - Terms such as "a new program from MetLife" or "new mortgage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

**LOW COST** - Cannot be used when referring to premium payment. It is also not acceptable to say "save premiums" or "better coverage" in reference to Metropolitan Property and Casualty Insurance Company products.

**NET COST** - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

**SAVINGS** - The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

**DEPOSIT** - Is not an acceptable synonym for premium.

**INVESTMENT** - Insurance cannot be referred to as an investment.

**TAX-FREE** - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

**URGENT** - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

**TITLE** - Only a qualified Registered Representative or Financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

 Metropolitan Life  
AND AFFILIATED COMPANIES

SOUTHEASTERN HEAD OFFICE BRANCH  
4100 BOYSCOUT BOULEVARD  
TAMPA, FL 33607  
(813) 870-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Would you mind just giving us your name and date of birth  
below in order that we may furnish you information about a  
NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly as the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed  
retirement programs in the investment world today.

Sincerely,

*Christine M. Canon*

Christine McCarron  
Account Representative

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUS. PHONE \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

FOR INFORMATION ON OTHER SPECIFIC PLANS, CHECK BELOW

- ☐ MORTGAGE CANCELLATION PROTECTION
- ☐ DISABILITY INCOME PROTECTION
- ☐ LIFE INSURANCE
- ☐ I.R.A.
- ☐ MUTUAL FUNDS

REDACTED

**D-12**



Metropolitan Life

Southeastern Head Office Branch  
 100 Boy Scout Boulevard  
 Tampa, FL 33607  
 (813) 870-1030

*I have been brought to my attention that several versions of letters have been going out. This is the only letter that has been approved & under no circumstances can any other letter be used without Company approval.*

**NURSES INSURED RETIREMENT PLAN**

One of the most widely discussed retirement plans may now be available to all approved NURSES. This Insured Retirement Plan is designed to complement your existing benefits with 3 VERY IMPORTANT FEATURES:

1. **CONTROL**
  - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY**
  - Accessibility of cash
3. **TAX BENEFITS**
  - Tax deferred accumulation
4. **SECURITY**
  - Can be used to provide lifetime income.
5. **DISABILITY**
  - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson  
 Account Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
 DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

Metropolitan Life  
 1000 Boy Scout Boulevard  
 Tampa, FL 33607  
 (813) 870-6030

Southeastern Real Estate Branch  
 1000 Boy Scout Boulevard  
 Tampa, FL 33607  
 (813) 870-6030

*it has been brought to my  
 attention that several members of  
 this letter have been going out.  
 This is not the only  
 letter that has been  
 approved & under no circumstances  
 can any other letter  
 be used without  
 company approval*

#### NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This insured Retirement Plan is designed to complement your existing benefits with 2 years.

#### IMPORTANT FEATURES:

1. CONTROL
  - If you leave your present nursing position, this Retirement Program can stay with you to help you reach your retirement goals.
2. FLEXIBILITY
  - Accessibility of cash
3. TAX BENEFITS
  - Tax deferred accumulation
4. SECURITY
  - Can be used to provide lifetime income.
5. STABILITY
  - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future.

Sincerely,

*Craig Anderson*

Craig Anderson  
 Account Representative

*Copy of this given to each rep  
 on 10-21-91*

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
 DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

NOTE: Not distributed this way to each rep. 10/21/91

D-13

MEMORANDUM from

To: Mr. Rudy Michaud  
Senior Vice-President

Rudy, the attached letter  
being sent from the  
Southeastern Head Office  
branch is not an approved  
letter. Please ask Rick Urso  
to cease mailing this letter.

Richard M. Maurer  
Senior Vice-President

October 25, 1991

RM:day

Attachment

**Metropolitan Life**  
 Insurance Company of New York

**SOUTHEAST  
 GRE METRO  
 TAMPA, FL 33601  
 (813) 870-8030**

9/24/01  
 Chris: to Mary  
 for comments

**NURSES GUARANTEED RETIREMENT SAVINGS PLAN**

Would you mind just giving us your name and date of birth below in order that we may furnish you information about a **NEW RETIREMENT SAVINGS PLAN**:

1. Currently earning high money market interest rates
2. The cash fund may be used for emergencies and opportunities
3. Deposits may be made monthly as the budget allows
4. An optional disability benefit may also be included
5. Pays a guaranteed income at retirement

This is something new, one of the most widely discussed retirement programs in the investment world today.

Sincerely

*Christine McCarron*

Christine McCarron  
 Nursing Representative

NAME FRANCES D. PALMER

ADDRESS 12 Chesapeake Rd. CITY WILMINGTON

STATE MA ZIP CODE 02601

HOME PHONE 508-665-0549 BUS PHONE \_\_\_\_\_

DATE OF BIRTH: MONTH 12 DAY 23 YEAR 32

This retirement program does not conflict with any other retirement program, IRA, 401K, annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

If you leave your present nursing position this retirement program will stay with you to guarantee your retirement goals.

D-14

Attachment A

Metropolitan Life  
AND ASSOCIATED COMPANIES

Southeastern Head Office District  
4100 Boycott Boulevard  
Tampa, FL 33607  
(813) 870-6050

REDACTED

AVAILABLE TO ALL APPROVED NURSES

Nurses, like many others, may have concerns on how to accumulate enough tax deferred dollars, during their working years, to help provide enough income for their retirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

1. Tax Advantaged Cash Accumulation
2. Security - Life Income Settlement Options
3. Accessible Cash Value
4. An Optional Disability Benefit
5. Tax favorable withdrawals

With an ongoing commitment to quality, MetLife is building on an historic tradition of financial stability and security.

Sincerely

*Ed Moore*

Ed Moore  
Account Representative

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_  
DATE OF BIRTH: MONTH \_\_\_\_\_ DAY \_\_\_\_\_ YEAR \_\_\_\_\_

REDACTED

D-15



REDACTED

This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by out of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become MetLife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of NYC for SEHO, but will undoubtedly harm the company in the long run.

Sincerely

*Randy Holtzman*

Randy Holtzman  
Branch Manager

March 25, 1992

REDACTED

Metropolitan Life  
NORTHWEST DIVISION

METROPOLITAN INSURANCE COMPANY  
Southeastern Head Office Branch  
4100 Boy Scout Boulevard  
Tampa, FL 33607  
(813) 870-8050

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES. This new Retirement Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. FLEXIBILITY - Accessibility of cash
3. TAX BENEFITS - Tax deferred accumulation
4. SECURITY - Can be used to provide lifetime income.
5. DISABILITY - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely



Ed Moore  
Nursing Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

REDACTED

44 TOTAL PAGE.008 44

*Very Important*

Mr. Rudy Michaud  
Senior Vice-President

REDACTED

Dick Hauser asked that I send you a copy of the attached letter. Dick's position is that the SENO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

*EL*  
Edward J. Lynch  
Assistant Vice-President

April 3, 1992

EJL:dap

Attached.

*GI Dept: Quality  
S.E.*

*Copy -  
W.H. S-119  
4/9*

REDACTED